



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

इ-मेल email: helpdoc@rbi.org.in

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संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001

DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001

फोन/Phone: 022 2261 0835 फैक्स/Fax: 91 22 22660358

RBI releases 'Quarterly BSR-1: Outstanding Credit of Scheduled Commercial Banks for June 2018'

Today, the Reserve Bank released its web publication entitled '*Quarterly Basic Statistical Returns (BSR)-1: Outstanding Credit of Scheduled Commercial Banks (SCBs), June 2018*', along with quarterly data for March 2018, on its Database on Indian Economy (DBIE) portal (web-link: <https://dbie.rbi.org.in/DBIE/dbie.rbi?site=publications#!12>). It captures various characteristics of bank credit such as occupation/activity and organisational sector of the borrower, type of account, and interest rates. Data covering 1,16,505 offices of 93 SCBs (excluding Regional Rural Banks) are presented for bank groups, population groups and states.

Highlights:

- Bank credit recorded 11.8 per cent growth (y-on-y) in June 2018; credit to all major occupations and population groups increased over June 2017 level.
- Credit to the household sector continued to grow at a robust pace and its share in total credit rose at the cost of industrial credit, which has witnessed low growth in the recent period.
- Private sector banks continued to lead the overall credit growth.
- The weighted average lending rate (WALR) stood at 10.34 per cent at end-June 2018, indicating a moderation of 45 basis points (bps) since June 2017.

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Anirudha D. Jadhav
Assistant Manager